

P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



S-SFRECS20 L-9020 R-204  
PCJ47G00315613 - 630656361 I60021  
GUY SMITH  
706 MONROE STREET  
STROUDSBURG PA 18360-2139

#### CONTACT INFORMATION

**Correspondence:** P.O. Box 10826  
Greenville, SC 29603-0826  
**Business Hours:** Mon - Thurs: 8:00AM-6:00PM  
Fri: 8:00AM-5:00PM  
**Phone Number:** 866-214-5733  
**Fax:** 866-467-1187  
**Email:** Lossmitigation@shellpointmtg.com  
**Website:** www.shellpointmtg.com

Loan Number: 0579289775  
Property: 10 THOMAS PT  
EAST STROUDSBURG, PA 18301

07/30/2020

Dear Homeowner:

This letter is to inform you that your Forbearance Plan has been extended because you have indicated the hardship has not been resolved OR your existing forbearance plan is expiring and we have not been able to make contact with you to understand the status of your hardship.

Your monthly mortgage payment amount of \$1,914.30 has been placed on a temporary forbearance for a period of 6 months. That means that your plan starting on 05/01/2020 has been extended to 6 months, you **will not be penalized with a late payment charge or with negative credit reporting if you miss a mortgage payment**. If you wish to no longer receive a forbearance, please contact us at 866-214-5733 to start the process to determine which loss mitigation option is best to assist you after the forbearance period ends:

- Reinstatement: If possible, the simplest option is to pay back the amount.
- Deferment: Defers payments to the end of your loan.
- Repayment plan: Over a set number of months, an extra amount will be added to your regular mortgage payment to cover the amount you owe from the forbearance.
- Loan Modification: Permanently change the terms of your mortgage to bring your account current.

If you would like to make voluntary payments or even voluntary partial payments, you are welcome to do so. Other workout options may be available at the end of the forbearance.

If you have questions about the terms of this offer, please contact us at 866-214-5733.

#### Additional Forbearance Plan Information and Legal Notices

As a part of your approved Forbearance Plan, if you were set up for ACH automatic payment, we have suspended your ACH automatic draft for the duration of your Forbearance Plan. If you are set up on bi-weekly ACH automatic payments, the ACH will be cancelled and you will need to request the ACH to be set up again for future use.

The terms of your mortgage remain unchanged. As a result of not making any payments during the term of the Forbearance Plan, if you do not resume making timely monthly payments or make other arrangements with us you will become delinquent on your mortgage and your credit score may be impacted.

If you recently received an incomplete loss mitigation application notice, do not ignore that notice. The Forbearance Plan may be set up based on an evaluation of an incomplete application.

Exhibit B

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Other loss mitigation options may be available to you, as you have the option to submit a complete loss mitigation application to receive an evaluation for all loss mitigation options available regardless of whether you accept this plan.

If your financial situation changes during the term of your Forbearance Plan, please contact us immediately to reassess your situation and discuss potential alternatives.

At least 30 days prior to the end of the Forbearance Plan, we will send to you a Borrower Solicitation Package requesting updated financial information and documentation of your financial circumstances. We also will provide information about alternatives that may be available to you at the end of the Forbearance Plan term, such as a reinstatement, deferment, repayment plan or other alternatives to foreclosure.

**We will not proceed to foreclosure sale during this Forbearance Plan, provided you are complying with the terms of the Forbearance Plan:**

- Any pending foreclosure action or proceeding that has been suspended may be resumed if you fail to comply with the terms of the Forbearance Plan. However, in no event will we proceed to foreclosure sale if a foreclosure moratorium affecting your loan remains in place.
- This Forbearance Plan offer is contingent on you having provided accurate information. We reserve the right to revoke this offer or terminate the plan following your acceptance if we learn of information that would make you ineligible for forbearance.
- You agree that, in the event you make any payments during the Forbearance Plan term, we may hold those payments in an account until sufficient funds are in the account to pay your oldest delinquent monthly payment. You also agree that we will not owe you interest on the amounts held in the account. If any money is left in this account at the end of the Forbearance Plan and you qualify for a loan modification, those funds will be deducted from amounts that would otherwise be added to your modified principal balance.

**Your current loan documents remain in effect; however, you are not required to make any payment during the term of the Forbearance Plan:**

- You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Forbearance Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

Sincerely,

Miguel Gonzalez  
866-825-2174  
Loss Mitigation Department  
Shellpoint Mortgage Servicing

P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED

*Guy Smith*



S-SFRECS20 L-9023 R-204  
PCWTC000316630 - 638025526 I33260  
GUY SMITH  
706 MONROE STREET  
STROUDSBURG PA 18360-2139

#### CONTACT INFORMATION

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**Email:** Lossmitigation@shellpointmtg.com  
**Website:** www.shellpointmtg.com

**Loan Number:** 0579289775  
**Property:** 10 THOMAS PT  
EAST STROUDSBURG, PA 18301

10/09/2020

Dear Homeowner:

We hope that you are doing well! We wanted to follow up on your current situation as it relates to your COVID-19 hardship and your mortgage account. You are currently on an approved forbearance plan, so we would like to inform you of your potential options moving forward with your account.

#### IF YOUR COVID-19 HARDSHIP IS RESOLVED

There are other options available to you and we are eager to help you get started. These options may include one or more of the following:

- **Deferment:** Moves payments to the end of your loan if your hardship has been resolved
- **Loan Modification:** Permanently change the terms of your mortgage to bring your account current
- **Repayment Plan:** Over a set number of months, an extra amount will be added to your regular mortgage payment to cover the amount you owe
- **Reinstatement:** Repay all of the amount due to bring your loan current

Please visit our website at [www.shellpointmtg.com](http://www.shellpointmtg.com) to review your account for potential options. From there you can apply and sign up for the option that best fits your situation.

#### IF YOUR COVID-19 HARDSHIP IS STILL ONGOING

If, at the end of your existing forbearance period, you are still experiencing a hardship related to COVID-19, you may qualify for an extension of the original forbearance plan.

Please visit our website at [www.shellpointmtg.com](http://www.shellpointmtg.com) to request an extension of your forbearance plan.

If you have questions about the information on this letter, please contact us at 866-214-5733.

Sincerely,

Cathreen Quahi  
877-276-0951  
Loss Mitigation Department  
Shellpoint Mortgage Servicing

**Please read the following important notices as they may affect your rights.**

NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address:** You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

Shellpoint Mortgage Servicing utilizes third-party providers in connection with the servicing of your loan, but Shellpoint Mortgage Servicing remains responsible for all actions taken by third-party providers.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as English.**

If you prefer to receive communication in a language other than English, please contact us at 866-214-5733 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-214-5733 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流, 请致电 866-214-5733, 我们将根据您首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.



Case 5:18-bk-04806-HWV Doc 61 Filed 06/26/21 Entered 06/26/21 14:49:52 Desc  
Main Document Page 5 of 10

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**Our system of record has your preferred language as English.**

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流, 请致电 800-365-7107, 我们将根据您首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



S-SFRECS20 L-2310-BK R-204  
PE7XN000500086 - 667710111 I00342  
GUY SMITH  
706 MONROE STREET  
STROUDSBURG PA 18360-2139



# Shellpoint

## Mortgage Servicing

Phone Number: 866-214-5733

Fax: 866-467-1187

Email: Lossmitigation@shellpointmtg.com

Mon - Thurs: 8:00AM-6:00PM

Fri: 8:00AM-5:00PM



Loan Number:	0579289775
Principal Balance:	\$204,979.03
Property:	10 THOMAS PT EAST STROUDSBURG, PA 18301

06/07/2021

Dear Homeowner,

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided to us, you have been approved for a Forbearance Plan. A Forbearance Plan is a temporary suspension of your mortgage payments intended to allow you the time and flexibility to manage the financial challenges affecting your ability to pay your mortgage.

#### Forbearance Plan

Your monthly voluntary mortgage payment amount of \$1,821.20 has been placed on a temporary forbearance for a period of 5 months. That means that starting on 03/01/2021 and for the next 5 months **you will not be penalized with a late payment charge or with negative credit reporting if you miss a voluntary mortgage payment.**

In the event you elect to take advantage of this forbearance arrangement, Shellpoint Mortgage Servicing agrees not to take negative action (e.g. file a motion for relief) otherwise allowed pursuant to applicable bankruptcy law until after the term of forbearance arrangement. It is important to note the all payments scheduled to become due during the pendency of this forbearance arrangement are not waived. Debtor should work with Shellpoint Mortgage Servicing and his/her bankruptcy counsel to determine how to cure these payments upon completion of the forbearance period. Some options might include, depending on the debtor's circumstances, a loan modification, deferral, or a cure through an agreed order within the bankruptcy case.

If you have questions about the terms of this offer, please contact us at 866-214-5733 or consult your attorney.

#### Additional Forbearance Plan Information and Legal Notices

As a part of your approved Forbearance Plan, if you were set up for ACH automatic payment, we have suspended your ACH automatic draft for the duration of your Forbearance Plan. If you are set up on bi-weekly ACH automatic payments, the ACH will be cancelled and you will need to request the ACH to be set up again for future use.

The terms of your mortgage and bankruptcy confirmed plan remain unchanged as a result of excepting the Forbearance Plan. Shellpoint will proceed with notifying the bankruptcy court of the Forbearance Plan, where required.

If you recently received an incomplete loss mitigation application notice, do not ignore that notice. The Forbearance Plan may be set up based on an evaluation of an incomplete application.

Other loss mitigation options may be available to you, as you have the option to submit a complete loss mitigation application to receive an evaluation for all loss mitigation options available regardless of whether you accept this plan.

If your financial situation changes during the term of your Forbearance Plan, please contact us immediately to reassess your situation and discuss potential alternatives.

At least 30 days prior to the end of the Forbearance Plan, we will contact you for updated financial information and documentation of your financial circumstances. We also will provide information about alternatives that may be available to you at the end of the Forbearance Plan term.

**Your current loan documents remain in effect; however, you are not required to make any payment during the term of the Forbearance Plan.**

Sincerely,

Cathreen Quahi  
877-276-0951  
Loss Mitigation Department  
Shellpoint Mortgage Servicing



P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



S-SFRECS20 L-2290 R-101  
PEAGMO00310544 - 669192507 I21088  
GUY SMITH  
706 MONROE STREET  
STROUDSBURG PA 18360-2139

#### CONTACT INFORMATION

**Correspondence:** P.O. Box 10826  
Greenville, SC 29603-0826  
**Business Hours:** **Mon - Thurs:** 8:00AM-10:00PM  
**Fri:** 8:00AM-10:00PM  
**Sat:** 8:00AM-3:00PM  
**Phone Number:** 800-365-7107  
**Fax:** 866-467-1137  
**Website:** [www.shellpointmtg.com](http://www.shellpointmtg.com)

Loan Number: 0579289775  
Property: 10 THOMAS PT  
EAST STROUDSBURG, PA 18301

06/18/2021

#### IMPORTANT NOTICE

Dear Homeowner,

This letter is to provide you with important information regarding your mortgage loan.

Previously, you contacted us to inform us that you have been affected by COVID-19, and since then were approved for a Forbearance. We sincerely hope you are safe and healthy during this difficult time.

As you may be aware, Shellpoint Mortgage Servicing ("Shellpoint") extended CARES Act protections to all of our homeowners who are impacted by COVID-19, regardless of any official loss mitigation workout plans. This means, we have been reporting your loan as a Current Account to the Consumer Reporting Agencies ("CRAs"). **We must inform you that as of June 30, 2021, we will be expiring those protections, unless you are currently still in a Forbearance plan.**

**If you are currently still in an active Forbearance plan as of June 30, 2021, the protections will remain in place until your Forbearance has expired.**

Please know that Shellpoint is following the CARES Act guidelines for credit reporting and the protections will continue to apply to the time period that was covered by your Forbearance.

If you have not already done so, we encourage you to contact our Loss Mitigation department to discuss workout options that may be available to you. **Our Loss Mitigation department can be reached at 866-825-2174.**

If you have any additional questions or concerns, you may also contact our Customer Care department at 800-365-7107.

**¿Hablas español?** Esta carta contiene información importante sobre su préstamo hipotecario. Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al numero **800-365-7107**.

Sincerely,

**Customer Care**

Shellpoint Mortgage Servicing

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